

In re:  
Michael John Vitko  
Christal R Vitko  
Debtors

Case No. 15-14842-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db/jdb +Michael John Vitko, Christal R Vitko, 440 Arlington Street, Easton, PA 18045-3702  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
13559016 Met-ED, PO Box 18001, Reading, PA 19612-6001  
13563123 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
13559019 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 26 2020 04:18:17 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13563227 EDI: GMACFS.COM Sep 26 2020 07:53:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
13647731 EDI: BECKLEE.COM Sep 26 2020 07:53:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13647732 EDI: BECKLEE.COM Sep 26 2020 07:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13589012 EDI: CAPITALONE.COM Sep 26 2020 07:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13621755 EDI: BL-BECKET.COM Sep 26 2020 08:03:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13632467 +EDI: CRFRSTNA.COM Sep 26 2020 07:53:00 Credit First/CFNA, PO Box 818011, Cleveland, OH 44181-8011  
13749208 +EDI: IRS.COM Sep 26 2020 07:53:00 Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13564703 EDI: DISCOVER.COM Sep 26 2020 07:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14060695 EDI: ECMC.COM Sep 26 2020 08:03:00 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
13589544 +EDI: MID8.COM Sep 26 2020 08:03:00 Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
13567085 +EDI: NFCU.COM Sep 26 2020 08:03:00 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000  
13611574 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13568466 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:57 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946  
13593548 EDI: Q3G.COM Sep 26 2020 08:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13587479 E-mail/Text: bankruptcy@bbandt.com Sep 26 2020 04:17:43 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847  
13651750 EDI: RMSC.COM Sep 26 2020 07:53:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13612046 EDI: ECAST.COM Sep 26 2020 07:53:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13648321\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13969625 ##+Michael J. McCrystal, Esquire, 2355 Old Post Road, Suite 4, Coplay, PA 18037-2459  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

JOSHUA I. GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
Josh.Goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trusteeel13.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Michael John Vitko mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
MICHAEL J. MCCRYSTAL on behalf of Joint Debtor Christal R Vitko mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Michael John Vitko**  
First Name Middle Name Last Name

Debtor 2 **Christal R Vitko**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-14842-pmm**

Social Security number or ITIN **xxx-xx-3179**

EIN **-----**

Social Security number or ITIN **xxx-xx-9985**

EIN **-----**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael John Vitko

Christal R Vitko  
aka Christal R Bressette, aka Christal Rose Vitko

9/24/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**